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Micro Payments

Date Posted: May 17, 1999

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 Micro Payment is rated **JARS TOP 5%**

What is Micro Payments?

Micro Payments is an application enabling buyers to purchase low-cost items over the Internet. At present, most existing payment mechanisms, such as SET, support credit card payments. The surcharge and delays on these transactions present significant problems when charging small amounts (in cents) for information, services, and content.

Micro Payments enables buyers to purchase low-cost items over the Internet. Micro Payments allows buyers, sellers, and billing systems to sell content, information, and services over the Internet for small amounts. An automated compiler tool transforms existing HTML pages, creating "click and pay" links with either fixed or dynamic prices. Billing servers can easily integrate the Micro Payments application with existing billing systems and use it to attract content providers and open new sources of revenue.

How does it work?

Micro Pay has the three parts natural in any payment protocol: billing server, merchant, and buyer. The billing server sends on a daily basis a credential to the buyer. The buyer sends a signed message to the merchant and attaches the billing server credential to prove his identity. The merchant usually sends back the required pages, or the merchant may decide to verify the purchase order online.

Micro Payments components include the following:

- **Micro Payments Billing Server**, where all server and client management functions are conducted. This includes adding, disabling, or deleting clients, setting credit limits and commission rates, establishing relationships with other Billing Servers, processing payment to Merchant accounts, and signing daily certificates.
- **Micro Payments Merchant Server**, which lets you manage Merchant accounts and set up HTML "page-per-fee" links. Functions include opening new Merchant accounts, viewing existing accounts, depositing purchase orders, and clearing deposits.
- **Micro Payments Client Wallet for Windows 95**, which is used to purchase items sold through Micro Payments Page-Per-Fee links. The Wallet is downloaded for free and enables clients to open Micro Payment accounts or view

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information about their accounts.

Platforms:

Windows 95; Windows NT

Categories:

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Micro payments by sean pol on 07/26/2002 05:29:48 AM

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[Post Reply](#) • [Post New](#) • [Current Postings](#) • [Archived Postings](#)[Previous](#) | [Next](#)Posted by [Sean Pol](#) on Friday, 7/26/2002 05:29:48 AM

Micro payments

are micro payments dead?????

We had a lot of companies that started off offering various methods of organising M.P. like cybercash. they all died a very fast death. Are there any companies out there who are still in the M.P. world???

What is the future for M.P.

[Micro payments](#) by sean pol on 07/26/2002 05:29:48 AM



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by Anonymous on 6/21/99 at 9:34 pm

by Anonymous on 6/08/99 at 12:01 pm

[open source required](#) by Pehr Anderson on 6/08/99 at 12:38 am▼ [why not use credit cards?](#) by Morgan on 6/05/99 at 11:32 pmRE: [why not use credit cards?](#) David Hamilton on 6/07/99 at 5:27 am▼ RE: [why not use credit cards?](#) Mark Hayes on 6/08/99 at 12:20 pmRE: [why not use credit cards?](#) Dennis Peterson on 7/07/99 at 12:13 pmRe: [why not use credit cards?](#) Emanuel Vanasse on 9/14/99 at 10:15 pm[Server software](#) by Bob on 6/01/99 at 1:11 pm▼ [So where can I shop](#) by Kai on 5/20/99 at 1:40 pm▼ RE: [So where can I shop](#) Kai on 5/20/99 at 1:45 pm▼ RE: [So where can I shop](#) John on 5/21/99 at 4:54 pmRE: [So where can I shop](#) Kai on 5/22/99 at 6:33 pm[A Warm Welcome to All](#) by Alphaworks on 5/17/99 at 9:26 pm[Prev Page](#) | [Next Page](#)[About IBM](#) | [Privacy](#) | [Legal](#) | [Contact](#)



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Micropayments

Hello - I have two questions concerning micropayments, and was hoping someone could clarify or direct me to a good source of information. First, what dollar threshold constitutes a 'micropayment'? Under \$10? Second, how does your application make processing micropayments more cost effective? I assume that the credit card companies still charge a transaction fee. Am I missing something here? Thanks, David

[Micropayments](#) by David Joncas on 06/15/2000 12:11:53 PM



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responses to messages on this list

Hi all... sorry, I was not aware that alphaworks has this discussion forum and never visited it. Hope to do so from time to time now (but if you are in a hurry send me direct e-mail). Few comments on the messages I've seen so far: on the 'why not credit cards', I think Dave Hamilton answered it very well: micropayments don't replace credit cards, they provide a complementing solution to payments which are too low to be handled by credit cards. Let me add, that current credit card methods have weak security, which results in substantial fraud and costs; so in the future the micropayment technology may be useful as a method for making more secure credit card (as well as e-checks) payments. Of course then we need to change the name... On the privacy questions: I think privacy is a concern - for some customers. Therefore some providers may want to offer it. Privacy comes at some cost, though. Our design can be easily extended to support a reasonable level of 'optional' privacy and we expect to do this in a future release. On cross platform: we agree and plan to provide cross platform support in several ways; one of them is by OEMing our wallet software (which we do...)

[responses to messages on this list](#) by Amir Herzberg on 03/27/2000 10:35:51 AM[About IBM](#) | [Privacy](#) | [Legal](#) | [Contact](#)



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open source required

In general I agree, but not now. My reasoning: 1)At the alpha level, both the code and the application concept are rapidly changing. We have something with wheels but we don't know if it will be a car, truck or bus. Better to have a single point to pass the concept changes through to the code cutters. 2) When, if ever, it gets to a beta level that is the time to go open source and everybody can take a hack at the features, finish and bugs.

[open source required](#) by [Michael S. Zick](#) on 06/21/99 09:49:03 PM[About IBM](#) | [Privacy](#) | [Legal](#) | [Contact](#)



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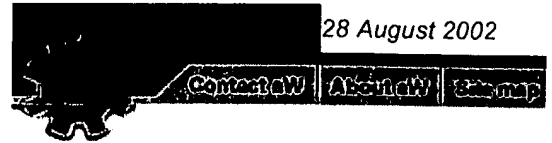
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open source required

E-cash software is notorious for the following reasons: 1. Bugs & Design flaws Every sufficiently complicated system starts out with internal flaws. These flaws can be found sooner or found later, but they will be found. Open code provides the incentive for a sooner solution, and also forces programmers to do things right. 2. Lock-in Nobody wants to be locked in to a single-vendor proprietary black box. I put my money in a bank because I trust the people behind the walls of the institution and the social constructs around them. If the code isn't free as in the GNU GPL then it is susceptible to proprietary lock-in. (see <http://www.fsf.org>) This means you can't see inside the black box. Invisible fingers control your money and you know not what they do. Scary stuff, but this is what proprietary e-cash solutions are offering. Unless your e-wallet code is protected by the GNU-GPL, people have no reason to trust the current or future integrity of the software binaries. I feel very strongly on this issue. Please feel free to contact me if you have questions or comments. -pehr

[open source required](#) by [Pehr Anderson](#) on 06/08/99 12:38:42 AM[About IBM](#) | [Privacy](#) | [Legal](#) | [Contact](#)



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[Post Reply](#) • [Post New](#) • [Current Postings](#) • [Archived Postings](#)[Previous](#) | [Next](#)Posted by [Morgan](#) on Saturday, 6/05/99 11:32:59 PM

why not use credit cards?

I've been looking over your micropayments software and I just wondered why people would use it over credit cards. I noticed the time comparisons between the two technologies and I do agree that this costs some companies more money than under the micropayments plan, but I feel that the overabundance of credit cards outweighs this disadvantage. I just don't see people suddenly trading in their credit cards for this type of technology.

[why not use credit cards?](#) by Morgan on 06/05/99 11:32:59 PM [why not use credit cards?](#) by Mark Hayes on 06/08/99 12:20:34 PM[Re: why not use credit cards?](#) by Emanuel Vanasse on 09/14/99 10:15:59 PM[why not use credit cards?](#) by David Hamilton on 06/07/99 05:27:16 AM[why not use credit cards?](#) by Dennis Peterson on 07/07/99 12:13:42 PM



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[Previous](#) | [Next](#)Posted by [David Hamilton](#) on Monday, 6/07/99 05:27:16 AM

RE: why not use credit cards?

>but I feel that the overabundance >of credit cards outweighs this >disadvantage. I just don't see >people suddenly >trading in their credit cards for >this type of technology. I think you've missed 2 points here: 1) the business need that drives this (very small payments) 2) that both credit cards and micropayments will co-exist. One of the reasons that business on the net has been generally slow getting started has been the lack of a good revenue model for internet specific services (like online weather/news/financial information). Existing revenue models are [with why they don't work]: 1) Selling traditional products via the web [no help here] 2) Members only usage. [Most people seeking 1 or 2 piece(s) of information will shy away from having to buy membership] 3) Advertising. [Lack of appropriate advertisers. Slows sites] The need for a 4th model is great. Vendors need to be able to safely charge a very small per transaction fee in order to make these services viable. Credit cards with their reputation for insecurity (many users do not trust giving their numbers to unfamiliar vendors) and relatively high minimum transaction amount are utterly inappropriate for this. People will continue to use credit cards for a lot of non-net and larger net payments, but within a couple of years, micropayments will be the dominant net revenue model. IMHO.

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[Previous](#) | [Next](#)Posted by [Mark Hayes](#) on Tuesday, 6/08/99 12:20:34 PM

RE: why not use credit cards?

Using a credit card lumps your spending on the net in with all your other real world purchases-- food, drink, travel, clothes, etc. Would be nice to be able to go to a website, load up on virtual coins (maybe even paying for them with a credit card), and have a separate "wallet" for net micropayments. Sort of like going out and getting \$100 bucks cash for an evening of beers, bar hopping, late night food, taxi home, etc. It's inconvenient as hell to whip out the credit card all the time. I'm a non-programmer, layman in this area. But what strikes me as absolutely logical would be creation of a website that could issue and redeem net "chits", virtual coins, whatever you call them. These could be purchased by consumers, redeemed, at the site, by merchants. Site could take a small commission, but would make huge \$\$\$ given worldwide potential. Would be worth it, from convenience perspective, for consumer to buy say \$100 worth of these chits to use on the net for micropayments up to books, CDs, etc. Privacy, to my point of view, is a non-issue. In fact, I'd prefer to be able to access a log of where and when I spent my eCash. I don't care if there's a record of this, just as there is with credit card purchases. Maybe this approach runs foul of banking laws, etc. since it could be interpreted as issuing currency. But it seems so logical. If it existed, I'd go out and buy \$100 worth of such money tomorrow. I'd prefer to use this form of payment even for books, CDs, etc. than credit card. Also, think of profit possibility with on-line games of skill, with betting, cash prizes, etc. You could play poker over the net and put your chits in as bets. There's billions of \$\$\$ here for a truly friction free solution to this. Solutions so far seem to be a little too much like sandpaper.

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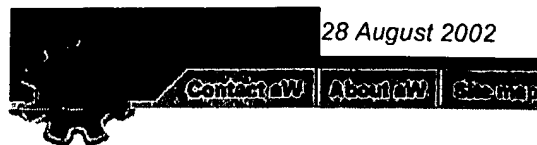
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RE: why not use credit cards?

No trouble with banking laws I don't think, it's a misconception that only the federal government can issue currency. A lot of communities issue local currencies, most notably Ithica NY. I have to disagree on privacy. We're talking about a technology potentially far more intrusive than your credit card record. If you make a micropayment at most of the websites you visit, a very detailed dossier of your interests can be built. I personally would not use a micropayment system without anonymity. A record of your purchases can be kept on your local machine without making it available to marketers.

[why not use credit cards?](#) by [Morgan](#) on 06/05/99 11:32:59 PM[why not use credit cards?](#) by [Mark Hayes](#) on 06/08/99 12:20:34 PM[Re: why not use credit cards?](#) by [Emanuel Vanasse](#) on 09/14/99 10:15:59 PM[why not use credit cards?](#) by [David Hamilton](#) on 06/07/99 05:27:16 AM[why not use credit cards?](#) by [Dennis Peterson](#) on 07/07/99 12:13:42 PM[About IBM](#) | [Privacy](#) | [Legal](#) | [Contact](#)



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RE: So where can I shop

Hmmm, interesting FAQ but I still have some questions. So what is this product, is this a technology demonstrator or product ready for prime time? If this was used somewhere, how would I load real money into the system? Kai (confused surfer who stumbled onto the IBM Micropayment stuff)

[So where can I shop](#) by Kai on 05/20/99 01:40:33 PM[So where can I shop](#) by Kai on 05/20/99 01:45:19 PM ←[So where can I shop](#) by John on 05/21/99 04:54:09 PM[So where can I shop](#) by Kai on 05/22/99 06:33:48 PM[About IBM](#) | [Privacy](#) | [Legal](#) | [Contact](#)



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RE: So where can I shop

Kai, this is on alphaWorks, so by definition it is not a product and is out here so that you can have direct input into how this thing might become a product. The question is what would you do with it and how, perhaps, would you improve it to advantage you or your company.

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RE: So where can I shop

I see. So, have you given any thoughts on how your Micropayment system would be loaded with real money? Or is your system more intended to handle virtual currencies (let's say frequent flyer miles). Or are you just concerned with the payment, and you don't care where the money comes from.

[So where can I shop](#) by Kai on 05/20/99 01:40:33 PM
[So where can I shop](#) by Kai on 05/20/99 01:45:19 PM
[So where can I shop](#) by John on 05/21/99 04:54:09 PM
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